

**LEGISLATIVE APPROPRIATIONS REQUEST
FOR FISCAL YEARS 2018 AND 2019**

**SUBMITTED TO THE
OFFICE OF THE GOVERNOR, BUDGET DIVISION
AND THE LEGISLATIVE BUDGET BOARD**

BY

OFFICE OF PUBLIC INSURANCE COUNSEL



AUGUST 2016

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359 Office of Public Insurance Counsel

The Office of Public Insurance Counsel (OPIC) is a state agency created by the 72nd State Legislature in 1991. OPIC is authorized by statute to assess the impact of insurance rates, rules, and forms on insurance consumers and directed to act as an advocate of positions that are advantageous to a substantial number of consumers. The agency is funded by a statutorily set fee of 5.7 cents assessed on certain insurance policies. The agency's authority, structure, and method of funding are detailed in Chapter 501 of the Texas Insurance Code.

OPIC's primary mission is to represent solely the interests of consumers on insurance rates, rules, and forms. The agency intervenes as a party and presents actuarial and economic evidence in rate hearings and rate filings before the Commissioner of Insurance and the State Office of Administrative Hearings. OPIC provides proposals and analysis to the Commissioner of Insurance on rules and forms regulated by the Texas Department of Insurance (TDI).

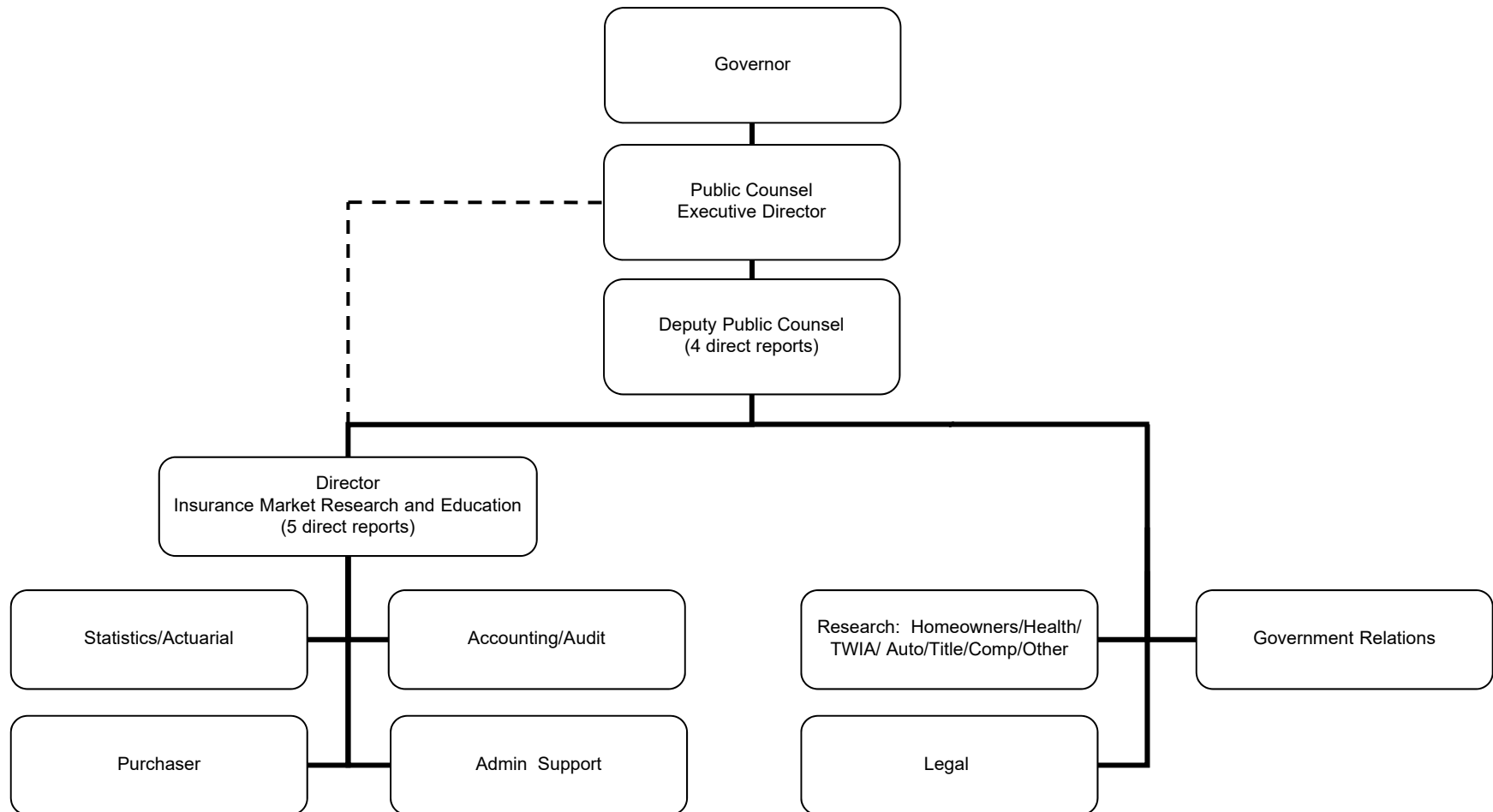
Section 501.252 directs the agency to annually develop an HMO consumer report card. Section 501.156 directs the agency to submit to TDI for adoption a consumer bill of rights appropriate to personal lines of insurance regulated by TDI. Bills of rights are designed to advise consumers of their rights and are updated as new rules and regulations require.

Since the passage of SB 14, 78th Regular Legislative Session, the regulation of insurance rates, rating classification plans, and policy forms has changed significantly. Individual insurers are directed to file and use their own rates and rating classification plans. OPIC is authorized to review these rate filings to determine whether they are actuarially sound and meet the statutory rate standards. OPIC presents its findings to the Commissioner of Insurance and may object to a filing which fails to meet the standard. In many cases, filings are highly technical and complex and may be the subject of negotiations and/or a contested evidentiary hearing. In these circumstances, the agency finds it necessary to contract for the professional services of actuarial and testifying experts. The cost of these services is expected to continue to increase.

The passage of other laws has impacted the occurrence and frequency of other rate hearings as well. TWIA, TAIPA, and Title rate cases have all undergone changes in their hearing statutes which will result in a net reduction in those types of hearings in the coming years.

As a result of action by the 82nd Legislature, OPIC's responsibilities for consumer education has increased significantly as well. OPIC is tasked to reach over 62% of all Texas insurance consumers (in excess of nine million total) with information about insurance. The agency maintains a policy comparison tool and continues to add sample policy forms so consumers can evaluate coverages when buying property insurance. Additionally, OPIC's measure for public presentations/communications has increased over four fold. These activities are valuable and important to consumers, but require significant resources from the agency.

OFFICE OF PUBLIC INSURANCE COUNSEL





CERTIFICATE

Agency Name: Office of Public Insurance Counsel

This is to certify that the information contained in the agency Legislative Appropriation Request filed with the Legislative Budget Board (LBB) and the Office of the Governor, Budget Division, is accurate to the best of my knowledge and that the electronic submission to the LBB via the Automated Budget and Evaluation System of Texas (ABEST) and the PDF file submitted via the LBB document submission applications are identical.

Additionally, should it become likely at any time that unexpended balances will accrue for any account, the LBB and the Governor's office will be notified in writing in accordance with Article IX, Section 7.01 (2016-17 GAA).

Chief Executive Office or Presiding Judge

Deeia Beck
Signature

Deeia Beck
Printed Name

Public Counsel
Title

August 25, 2016
Date

Board or Commission Chair

Signature

Printed Name

Title

Date

Chief Financial Officer

Mark T. Patterson
Signature

Mark T. Patterson
Printed Name

Accountant
Title

August 25, 2016
Date

Budget Overview - Biennial Amounts
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel
Appropriation Years: 2018-19

	GENERAL REVENUE FUNDS		GR DEDICATED		FEDERAL FUNDS		OTHER FUNDS		ALL FUNDS		EXCEPTIONAL ITEM FUNDS
	2016-17	2018-19	2016-17	2018-19	2016-17	2018-19	2016-17	2018-19	2016-17	2018-19	2018-19
Goal: 1. Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings											
1.1.1. Participate In Rate/Rule Hearings	1,773,864	1,702,909							1,773,864	1,702,909	70,955
Total, Goal	1,773,864	1,702,909							1,773,864	1,702,909	70,955
Goal: 2. Increase Consumer Choice-Educate Texas Insurance Consumers											
2.1.1. Insurance Information							383,340	383,340	383,340	383,340	
Total, Goal							383,340	383,340	383,340	383,340	
Total, Agency	1,773,864	1,702,909					383,340	383,340	2,157,204	2,086,249	70,955
Total FTEs									15.0	15.0	0.0

2.A. Summary of Base Request by Strategy

8/26/2016 12:46:13PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

Goal / Objective / STRATEGY	Exp 2015	Est 2016	Bud 2017	Req 2018	Req 2019
<u>1</u> Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings					
<u>1</u> <i>Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers</i>					
1 PARTICIPATE IN RATE/RULE HEARINGS	870,315	887,024	886,840	851,454	851,455
TOTAL, GOAL 1	\$870,315	\$887,024	\$886,840	\$851,454	\$851,455
<u>2</u> Increase Consumer Choice-Educate Texas Insurance Consumers					
<u>1</u> <i>Contact Insurance Consumers Regarding Insurance Coverage/Markets</i>					
1 INSURANCE INFORMATION	180,986	191,670	191,670	191,670	191,670
TOTAL, GOAL 2	\$180,986	\$191,670	\$191,670	\$191,670	\$191,670
TOTAL, AGENCY STRATEGY REQUEST	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125
TOTAL, AGENCY RIDER APPROPRIATIONS REQUEST*				\$0	\$0
GRAND TOTAL, AGENCY REQUEST	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125

2.A. Summary of Base Request by Strategy

8/26/2016 12:46:13PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

Goal / Objective / STRATEGY	Exp 2015	Est 2016	Bud 2017	Req 2018	Req 2019
<u>METHOD OF FINANCING:</u>					
General Revenue Funds:					
1 General Revenue Fund	859,631	887,024	886,840	851,454	851,455
SUBTOTAL	\$859,631	\$887,024	\$886,840	\$851,454	\$851,455
Other Funds:					
777 Interagency Contracts	191,670	191,670	191,670	191,670	191,670
SUBTOTAL	\$191,670	\$191,670	\$191,670	\$191,670	\$191,670
TOTAL, METHOD OF FINANCING	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125

*Rider appropriations for the historical years are included in the strategy amounts.

2.B. Summary of Base Request by Method of Finance

8/26/2016 12:46:14PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359	Agency name: Office of Public Insurance Counsel				
METHOD OF FINANCING	Exp 2015	Est 2016	Bud 2017	Req 2018	Req 2019
<u>GENERAL REVENUE</u>					
<u>1</u> General Revenue Fund					
REGULAR APPROPRIATIONS					
Regular Appropriations from MOF Table (2014-15 GAA)	\$843,243	\$0	\$0	\$0	\$0
Regular Appropriations from MOF Table (2016-17 GAA)	\$0	\$870,368	\$870,368	\$0	\$0
Regular Appropriations from MOF Table (2018-19 GAA)	\$0	\$0	\$0	\$851,454	\$851,455
RIDER APPROPRIATION					
Art IX, Sec 8.02 Reimbursements and Payments. (2014-15 GAA)	\$0	\$184	\$0	\$0	\$0
TRANSFERS					
Art IX, Sec 18.02, Salary Increase for General State Employees (2016-17)	\$0	\$16,472	\$16,472	\$0	\$0
Art IX, Sec 17.06 Salary Increase for General State Employees (2014-15 GAA)					

2.B. Summary of Base Request by Method of Finance

8/26/2016 12:46:14PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359		Agency name: Office of Public Insurance Counsel				
METHOD OF FINANCING		Exp 2015	Est 2016	Bud 2017	Req 2018	Req 2019
<u>GENERAL REVENUE</u>						
		\$17,794	\$0	\$0	\$0	\$0
<i>LAPSED APPROPRIATIONS</i>						
Regular Appropriations from MOF Table (2014-15 GAA)						
		\$(1,406)	\$0	\$0	\$0	\$0
TOTAL,	General Revenue Fund					
		\$859,631	\$887,024	\$886,840	\$851,454	\$851,455
TOTAL, ALL	GENERAL REVENUE					
		\$859,631	\$887,024	\$886,840	\$851,454	\$851,455
<u>OTHER FUNDS</u>						
<u>777</u>	Interagency Contracts					
<i>TRANSFERS</i>						
Interagency Contracts from MOF Table (2014-15 GAA)						
		\$191,670	\$0	\$0	\$0	\$0
Interagency Contracts from MOF Table (2016-17 GAA)						
		\$0	\$191,670	\$191,670	\$0	\$0
Interagency Contract from MOF Table (2018-19 GAA)						

2.B. Summary of Base Request by Method of Finance

8/26/2016 12:46:14PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

Agency code: 359		Agency name: Office of Public Insurance Counsel				
METHOD OF FINANCING		Exp 2015	Est 2016	Bud 2017	Req 2018	Req 2019
<u>OTHER FUNDS</u>						
		\$0	\$0	\$0	\$191,670	\$191,670
TOTAL, Interagency Contracts						
		\$191,670	\$191,670	\$191,670	\$191,670	\$191,670
TOTAL, ALL OTHER FUNDS						
		\$191,670	\$191,670	\$191,670	\$191,670	\$191,670
GRAND TOTAL		\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125
FULL-TIME-EQUIVALENT POSITIONS						
REGULAR APPROPRIATIONS						
Regular Appropriations from MOF Table (2014-15 GAA)		15.0	0.0	0.0	0.0	0.0
Regular Appropriations from MOF Table (2016-17 GAA)		0.0	15.0	15.0	0.0	0.0
Regular Appropriations from MOF Table (2018-19 GAA)		0.0	0.0	0.0	15.0	15.0
LAPSED APPROPRIATIONS						
Number Below Cap (Regular Appropriations (2014-15 GAA)		(4.9)	0.0	0.0	0.0	0.0
Number Below Cap (Regular Appropriations (2016-17 GAA)		0.0	(4.9)	0.0	0.0	0.0
TOTAL, ADJUSTED FTES		10.1	10.1	15.0	15.0	15.0

2.B. Summary of Base Request by Method of Finance

8/26/2016 12:46:14PM

85th Regular Session, Agency Submission, Version 1

Automated Budget and Evaluation System of Texas (ABEST)

Agency code: **359**

Agency name: **Office of Public Insurance Counsel**

METHOD OF FINANCING

Exp 2015

Est 2016

Bud 2017

Req 2018

Req 2019

**NUMBER OF 100% FEDERALLY
FUNDED FTEs**

2.C. Summary of Base Request by Object of Expense

8/26/2016 12:46:14PM

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)**359 Office of Public Insurance Counsel**

OBJECT OF EXPENSE	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
1001 SALARIES AND WAGES	\$735,528	\$796,290	\$835,985	\$835,985	\$835,985
1002 OTHER PERSONNEL COSTS	\$37,919	\$37,900	\$37,400	\$37,400	\$37,400
2001 PROFESSIONAL FEES AND SERVICES	\$180,372	\$134,870	\$104,033	\$68,107	\$68,107
2003 CONSUMABLE SUPPLIES	\$2,198	\$2,500	\$2,000	\$3,000	\$3,000
2004 UTILITIES	\$2,393	\$2,600	\$3,300	\$3,000	\$3,000
2005 TRAVEL	\$1,236	\$8,500	\$9,500	\$9,500	\$9,500
2006 RENT - BUILDING	\$0	\$0	\$1,560	\$1,400	\$1,400
2007 RENT - MACHINE AND OTHER	\$7,064	\$7,300	\$7,539	\$7,539	\$7,539
2009 OTHER OPERATING EXPENSE	\$84,591	\$88,734	\$77,193	\$77,193	\$77,194
OOE Total (Excluding Riders)	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125
OOE Total (Riders)					
Grand Total	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125

2.D. Summary of Base Request Objective Outcomes
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation system of Texas (ABEST)

8/26/2016 12:46:14PM

359 Office of Public Insurance Counsel					
Goal/ Objective / Outcome	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings					
1 Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers					
1 Percentage of Rate Hearings in Which OPIC Participated					
	200.00%	100.00%	100.00%	100.00%	100.00%
KEY 2 Percentage of Rate and Rule Proceedings in Which OPIC Participated					
	79.63%	85.00%	75.00%	75.00%	75.00%
KEY 3 % of Rates and Rules Changed As a Result of OPIC Participation					
	97.67%	88.00%	90.00%	90.00%	90.00%
2 Increase Consumer Choice-Educate Texas Insurance Consumers					
1 Contact Insurance Consumers Regarding Insurance Coverage/Markets					
KEY 1 Percent of Texas Insurance Consumers Reached by OPIC Outreach Efforts					
	65.73%	62.00%	62.00%	62.00%	62.00%
2 % Bills of Rights Submitted for Adoption within Established Timelines					
	0.00%	0.00%	100.00%	100.00%	100.00%

2.E. Summary of Exceptional Items Request
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 8/26/2016
TIME : 12:46:15PM

Agency code: 359

Agency name: **Office of Public Insurance Counsel**

Priority	Item	2018			2019			Biennium	
		GR and GR/GR Dedicated	All Funds	FTEs	GR and GR Dedicated	All Funds	FTEs	GR and GR Dedicated	All Funds
1	Restore 4% Reduction	\$35,477	\$35,477		\$35,478	\$35,478		\$70,955	\$70,955
Total, Exceptional Items Request		\$35,477	\$35,477		\$35,478	\$35,478		\$70,955	\$70,955

Method of Financing

General Revenue	\$35,477	\$35,477		\$35,478	\$35,478		\$70,955	\$70,955
General Revenue - Dedicated								
Federal Funds								
Other Funds								
	\$35,477	\$35,477		\$35,478	\$35,478		\$70,955	\$70,955

Full Time Equivalent Positions

Number of 100% Federally Funded FTEs

2.F. Summary of Total Request by Strategy
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

DATE : 8/26/2016

TIME : 12:46:15PM

Agency code: 359 Agency name: Office of Public Insurance Counsel

Goal/Objective/STRATEGY	Base 2018	Base 2019	Exceptional 2018	Exceptional 2019	Total Request 2018	Total Request 2019
1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearin						
1 <i>Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consu</i>						
1 PARTICIPATE IN RATE/RULE HEARINGS	\$851,454	\$851,455	\$35,477	\$35,478	\$886,931	\$886,933
TOTAL, GOAL 1	\$851,454	\$851,455	\$35,477	\$35,478	\$886,931	\$886,933
2 Increase Consumer Choice-Educate Texas Insurance Consumers						
1 <i>Contact Insurance Consumers Regarding Insurance Coverage/Marke</i>						
1 INSURANCE INFORMATION	191,670	191,670	0	0	191,670	191,670
TOTAL, GOAL 2	\$191,670	\$191,670	\$0	\$0	\$191,670	\$191,670
TOTAL, AGENCY STRATEGY REQUEST	\$1,043,124	\$1,043,125	\$35,477	\$35,478	\$1,078,601	\$1,078,603
TOTAL, AGENCY RIDER APPROPRIATIONS REQUEST						
GRAND TOTAL, AGENCY REQUEST	\$1,043,124	\$1,043,125	\$35,477	\$35,478	\$1,078,601	\$1,078,603

2.F. Summary of Total Request by Strategy
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

DATE : 8/26/2016
TIME : 12:46:15PM

Agency code: 359		Agency name: Office of Public Insurance Counsel					
Goal/Objective/STRATEGY		Base 2018	Base 2019	Exceptional 2018	Exceptional 2019	Total Request 2018	Total Request 2019
General Revenue Funds:							
1	General Revenue Fund	\$851,454	\$851,455	\$35,477	\$35,478	\$886,931	\$886,933
		\$851,454	\$851,455	\$35,477	\$35,478	\$886,931	\$886,933
Other Funds:							
777	Interagency Contracts	191,670	191,670	0	0	191,670	191,670
		\$191,670	\$191,670	\$0	\$0	\$191,670	\$191,670
TOTAL, METHOD OF FINANCING		\$1,043,124	\$1,043,125	\$35,477	\$35,478	\$1,078,601	\$1,078,603
FULL TIME EQUIVALENT POSITIONS		15.0	15.0	0.0	0.0	15.0	15.0

2.G. Summary of Total Request Objective Outcomes
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation system of Texas (ABEST)

Date : 8/26/2016
Time: 12:46:16PM

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

Goal/ Objective / Outcome

		BL 2018	BL 2019	Excp 2018	Excp 2019	Total Request 2018	Total Request 2019
1	Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings						
1	<i>Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers</i>						
	1 Percentage of Rate Hearings in Which OPIC Participated						
		100.00%	100.00%			100.00%	100.00%
KEY	2 Percentage of Rate and Rule Proceedings in Which OPIC Participated						
		75.00%	75.00%			75.00%	75.00%
KEY	3 % of Rates and Rules Changed As a Result of OPIC Participation						
		90.00%	90.00%			90.00%	90.00%
2	Increase Consumer Choice-Educate Texas Insurance Consumers						
1	<i>Contact Insurance Consumers Regarding Insurance Coverage/Markets</i>						
KEY	1 Percent of Texas Insurance Consumers Reached by OPIC Outreach Efforts						
		62.00%	62.00%			62.00%	62.00%
	2 % Bills of Rights Submitted for Adoption within Established Timelines						
		100.00%	100.00%			100.00%	100.00%

359 Office of Public Insurance Counsel

GOAL: 1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings
OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers
STRATEGY: 1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings

Service Categories:

Service: 01 Income: A.2 Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
Output Measures:						
KEY 1	Number of Rate Hearings in Which OPIC Participated	4.00	1.00	1.00	1.00	1.00
KEY 2	Number of Rate Filings in Which OPIC Participated	26.00	29.00	25.00	25.00	25.00
KEY 3	Number of Rulemaking Proceedings in Which OPIC Participated	17.00	11.00	40.00	40.00	40.00
4	Number of Proposed Rules Analyzed	3.00	2.00	15.00	15.00	15.00
5	Number of Rate Filings Analyzed	8.00	5.00	5.00	5.00	5.00
Efficiency Measures:						
1	Average Cost per Rate Hearing in Which OPIC Participated	10,099.00	8,350.00	52,500.00	52,500.00	52,500.00
Objects of Expense:						
1001	SALARIES AND WAGES	\$614,055	\$663,500	\$702,185	\$702,185	\$702,185
1002	OTHER PERSONNEL COSTS	\$37,334	\$37,250	\$36,750	\$36,750	\$36,750
2001	PROFESSIONAL FEES AND SERVICES	\$123,716	\$86,340	\$57,933	\$22,007	\$22,007
2003	CONSUMABLE SUPPLIES	\$2,198	\$2,500	\$2,000	\$3,000	\$3,000
2004	UTILITIES	\$2,393	\$2,600	\$3,300	\$3,000	\$3,000
2006	RENT - BUILDING	\$0	\$0	\$1,560	\$1,400	\$1,400
2007	RENT - MACHINE AND OTHER	\$7,064	\$7,300	\$7,539	\$7,539	\$7,539

359 Office of Public Insurance Counsel

GOAL: 1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings
OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers
STRATEGY: 1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings

Service Categories:

Service: 01 Income: A.2 Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
2009	OTHER OPERATING EXPENSE	\$83,555	\$87,534	\$75,573	\$75,573	\$75,574
TOTAL, OBJECT OF EXPENSE		\$870,315	\$887,024	\$886,840	\$851,454	\$851,455
Method of Financing:						
1	General Revenue Fund	\$859,631	\$887,024	\$886,840	\$851,454	\$851,455
SUBTOTAL, MOF (GENERAL REVENUE FUNDS)		\$859,631	\$887,024	\$886,840	\$851,454	\$851,455
Method of Financing:						
777	Interagency Contracts	\$10,684	\$0	\$0	\$0	\$0
SUBTOTAL, MOF (OTHER FUNDS)		\$10,684	\$0	\$0	\$0	\$0
TOTAL, METHOD OF FINANCE (INCLUDING RIDERS)					\$851,454	\$851,455
TOTAL, METHOD OF FINANCE (EXCLUDING RIDERS)		\$870,315	\$887,024	\$886,840	\$851,454	\$851,455
FULL TIME EQUIVALENT POSITIONS:		8.1	8.1	13.0	13.0	13.0
STRATEGY DESCRIPTION AND JUSTIFICATION:						

359 Office of Public Insurance Counsel

GOAL: 1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings

OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers Service Categories:

STRATEGY: 1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings Service: 01 Income: A.2 Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
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The agency is directed by statute, Texas Insurance Code, Section 501.153, to advocate for consumers in matters involving rates, rules, and forms for numerous lines of insurance. This strategy contributes to the agency goal of advocating positions advantageous to consumers in rate hearings and rulemaking proceedings. These efforts directly contribute to statewide goals such as fostering economic opportunity and capital investment by promoting a favorable business climate, supporting infrastructure development, and ensuring that Texas consumers are effectively and efficiently served by high quality professionals and businesses by setting clear standards, maintaining compliance, and seeking market-based solutions.

EXTERNAL/INTERNAL FACTORS IMPACTING STRATEGY:

The current system of ratemaking allows insurers to file and use their rates subject to statutory standards. The agency is authorized and directed to review and object to these filings by providing actuarial analysis and evidence to the Commissioner of Insurance. The agency's role in rate hearings and its participation in proceedings on rate filings will be decided largely by the reasonability and frequency of rate filings made by insurers and hearing schedules developed by the Texas Department of Insurance (TDI). Any additional changes within the regulatory structure of ratemaking may influence the duties, responsibilities, and fiscal needs of the agency.

EXPLANATION OF BIENNIAL CHANGE (includes Rider amounts):

<u>STRATEGY BIENNIAL TOTAL - ALL FUNDS</u>		BIENNIAL CHANGE	<u>EXPLANATION OF BIENNIAL CHANGE</u>	
Base Spending (Est 2016 + Bud 2017)	Baseline Request (BL 2018 + BL 2019)		\$ Amount	Explanation(s) of Amount (must specify MOFs and FTEs)
\$1,773,864	\$1,702,909	\$(70,955)	\$(70,955)	4% reduction - GR 0001
			\$(70,955)	Total of Explanation of Biennial Change

359 Office of Public Insurance Counsel

GOAL: 2 Increase Consumer Choice-Educate Texas Insurance Consumers
OBJECTIVE: 1 Contact Insurance Consumers Regarding Insurance Coverage/Markets
STRATEGY: 1 Provide Consumers with Information to Make Informed Choices

Service Categories:

Service: 21 Income: A.2 Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
Output Measures:						
	1 Number of Bills of Rights or Revisions Proposed	0.00	0.00	1.00	1.00	1.00
KEY 2	Number of Report Cards and Publications Produced & Distributed	4,118,371.00	3,690,000.00	2,000,000.00	2,000,000.00	2,000,000.00
KEY 3	Number of Public Presentations or Communications	1,703.00	1,576.00	1,000.00	1,000.00	1,000.00
Efficiency Measures:						
	1 Average Cost Per Consumer Reached through Agency Publications	0.01	0.01	0.02	0.02	0.02
Objects of Expense:						
1001	SALARIES AND WAGES	\$121,473	\$132,790	\$133,800	\$133,800	\$133,800
1002	OTHER PERSONNEL COSTS	\$585	\$650	\$650	\$650	\$650
2001	PROFESSIONAL FEES AND SERVICES	\$56,656	\$48,530	\$46,100	\$46,100	\$46,100
2005	TRAVEL	\$1,236	\$8,500	\$9,500	\$9,500	\$9,500
2009	OTHER OPERATING EXPENSE	\$1,036	\$1,200	\$1,620	\$1,620	\$1,620
TOTAL, OBJECT OF EXPENSE		\$180,986	\$191,670	\$191,670	\$191,670	\$191,670
Method of Financing:						
777	Interagency Contracts	\$180,986	\$191,670	\$191,670	\$191,670	\$191,670

359 Office of Public Insurance Counsel

GOAL: 2 Increase Consumer Choice-Educate Texas Insurance Consumers

OBJECTIVE: 1 Contact Insurance Consumers Regarding Insurance Coverage/Markets

STRATEGY: 1 Provide Consumers with Information to Make Informed Choices

Service Categories:

Service: 21

Income: A.2

Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
SUBTOTAL, MOF (OTHER FUNDS)		\$180,986	\$191,670	\$191,670	\$191,670	\$191,670
TOTAL, METHOD OF FINANCE (INCLUDING RIDERS)					\$191,670	\$191,670
TOTAL, METHOD OF FINANCE (EXCLUDING RIDERS)		\$180,986	\$191,670	\$191,670	\$191,670	\$191,670
FULL TIME EQUIVALENT POSITIONS:		2.0	2.0	2.0	2.0	2.0

STRATEGY DESCRIPTION AND JUSTIFICATION:

The agency is directed by statute, Texas Insurance Code, Section 501.156 to submit to the Texas Department of Insurance a consumer bill of rights for each personal line of insurance and an annual HMO consumer report card, Section 501.252. This strategy supports statewide goals such as fostering economic opportunity and capital investment by promoting a favorable business climate, supporting infrastructure development, and ensuring that Texas consumers are effectively and efficiently served by high quality professionals and businesses by setting clear standards, maintaining compliance, and seeking market-based solutions.

EXTERNAL/INTERNAL FACTORS IMPACTING STRATEGY:

The issuance of the statutorily mandated bills of rights varies yearly depending upon legislative or regulatory changes made. The issuance of the HMO report cards depends on the collection of data by the Texas Department of Insurance and the Texas Department of State Health Services.

359 Office of Public Insurance Counsel

GOAL: 2 Increase Consumer Choice-Educate Texas Insurance Consumers
OBJECTIVE: 1 Contact Insurance Consumers Regarding Insurance Coverage/Markets Service Categories:
STRATEGY: 1 Provide Consumers with Information to Make Informed Choices Service: 21 Income: A.2 Age: B.3

CODE	DESCRIPTION	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
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EXPLANATION OF BIENNIAL CHANGE (includes Rider amounts):

<u>STRATEGY BIENNIAL TOTAL - ALL FUNDS</u>		<u>BIENNIAL CHANGE</u>	<u>EXPLANATION OF BIENNIAL CHANGE</u>	
<u>Base Spending (Est 2016 + Bud 2017)</u>	<u>Baseline Request (BL 2018 + BL 2019)</u>		<u>\$ Amount</u>	<u>Explanation(s) of Amount (must specify MOFs and FTEs)</u>
\$383,340	\$383,340	\$0	\$0	Unless I.A.C. amounts changes, no explanation.
			<u>\$0</u>	Total of Explanation of Biennial Change

SUMMARY TOTALS:

OBJECTS OF EXPENSE:	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125
METHODS OF FINANCE (INCLUDING RIDERS):				\$1,043,124	\$1,043,125
METHODS OF FINANCE (EXCLUDING RIDERS):	\$1,051,301	\$1,078,694	\$1,078,510	\$1,043,124	\$1,043,125
FULL TIME EQUIVALENT POSITIONS:	10.1	10.1	15.0	15.0	15.0

3.A.1. PROGRAM-LEVEL REQUEST SCHEDULE
85th Regular Session, Agency Submission, Version 1

[illegible]

4.A. Exceptional Item Request Schedule
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 8/26/2016
TIME: 12:46:17PM

Agency code: 359

Agency name:

Office of Public Insurance Counsel

CODE	DESCRIPTION	Excp 2018	Excp 2019
	Item Name: Restore Four Percent Reduction Item Priority: 1 IT Component: No Anticipated Out-year Costs: No Involve Contracts > \$50,000: Yes Includes Funding for the Following Strategy or Strategies: 01-01-01 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings		
OBJECTS OF EXPENSE:			
2001	PROFESSIONAL FEES AND SERVICES	35,477	35,478
TOTAL, OBJECT OF EXPENSE		\$35,477	\$35,478
METHOD OF FINANCING:			
1	General Revenue Fund	35,477	35,478
TOTAL, METHOD OF FINANCING		\$35,477	\$35,478

DESCRIPTION / JUSTIFICATION:

If the 4% reduction is not restored, the agency's ability to advocate in insurance rate proceedings can be severely limited. Participation in rate hearing as the advocate for Texas insurance consumers is a key strategy for the agency. Successful participation requires the agency to secure expert testimony from actuaries who have experience, expertise and a willingness to work on behalf on consumers as opposed to insurance companies. At an hourly rate in the range of \$500 per hour for work, funding can be quickly exhausted. If more than one rate proceeding occurs in one year, staff may have to be reduced to fully participate in the proceeding.

EXTERNAL/INTERNAL FACTORS:

External

APPROXIMATE PERCENTAGE OF EXCEPTIONAL ITEM : 100.00%

CONTRACT DESCRIPTION :

Expert witness testimony and actuarial analysis at hearings before the State Office of Administrative Hearings and Texas Courts.

Agency code: 359		Agency name: Office of Public Insurance Counsel	
Code	Description	Excp 2018	Excp 2019
Item Name:		Restore Four Percent Reduction	
Allocation to Strategy:		1-1-1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings	
OBJECTS OF EXPENSE:			
	2001 PROFESSIONAL FEES AND SERVICES	35,477	35,478
TOTAL, OBJECT OF EXPENSE		\$35,477	\$35,478
METHOD OF FINANCING:			
	1 General Revenue Fund	35,477	35,478
TOTAL, METHOD OF FINANCING		\$35,477	\$35,478

4.C. Exceptional Items Strategy Request
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

DATE: 8/26/2016
TIME: 12:46:18PM

Agency Code: **359** Agency name: **Office of Public Insurance Counsel**

GOAL: 1 Advocate for TX Consumers in Rate/Rule/Judicial/Legislative Hearings

OBJECTIVE: 1 Ensure Fair Rates/Adequate Rules to Protect Texas Insurance Consumers

Service Categories:

STRATEGY: 1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings

Service: 01 Income: A.2 Age: B.3

CODE DESCRIPTION	Excp 2018	Excp 2019
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OBJECTS OF EXPENSE:

2001 PROFESSIONAL FEES AND SERVICES

35,477

35,478

Total, Objects of Expense

\$35,477

\$35,478

METHOD OF FINANCING:

1 General Revenue Fund

35,477

35,478

Total, Method of Finance

\$35,477

\$35,478

EXCEPTIONAL ITEM(S) INCLUDED IN STRATEGY:

Restore Four Percent Reduction

6.A. Historically Underutilized Business Supporting Schedule
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

Date: **8/26/2016**
Time: **12:46:19PM**

Agency Code: **359** Agency: **Office of Public Insurance Counsel**

COMPARISON TO STATEWIDE HUB PROCUREMENT GOALS

A. Fiscal Year 2014 - 2015 HUB Expenditure Information

Statewide HUB Goals	Procurement Category	% Goal	<u>HUB Expenditures FY 2014</u>			<u>Total Expenditures FY 2014</u>		<u>HUB Expenditures FY 2015</u>			<u>Total Expenditures FY 2015</u>	
			% Actual	Diff	Actual \$		% Goal	% Actual	Diff	Actual \$		
23.7%	Professional Services	23.6 %	100.0%	76.4%	\$3,196	\$3,196	23.7 %	100.0%	76.3%	\$3,260		\$3,260
26.0%	Other Services	24.6 %	34.3%	9.7%	\$30,615	\$89,371	26.0 %	9.9%	-16.1%	\$2,939		\$29,618
21.1%	Commodities	21.0 %	52.2%	31.2%	\$3,630	\$6,955	21.1 %	4.3%	-16.8%	\$389		\$9,038
	Total Expenditures		37.6%		\$37,441	\$99,522		15.7%		\$6,588		\$41,916

B. Assessment of Fiscal Year 2014 - 2015 Efforts to Meet HUB Procurement Goals

Attainment:

The agency attained or exceeded 3 of 3, or 100%, of the applicable agency HUB procurement goals in fiscal year 2014.
The agency attained or exceeded 1 of 3, or 33%, of the applicable agency HUB procurement goals in fiscal year 2015.

Applicability:

The following procurement categories are not applicable to OPIC:
Heavy Construction
Building Construction
Special Trade

Factors Affecting Attainment:

OPIC contracts with HUB vendors whenever possible.

"Good-Faith" Efforts:

OPIC makes every effort to contract with HUB vendors whenever possible through the following efforts:
-a minimum of three bids/quotes are sought from HUB vendors for every purchase requisition;
-if three bids/quotes are not received, an explanation is provided to the HUB Coordinator and Purchaser;
-explanation is given for selection of vendor; and
-new HUB vendors are contacted and assisted through the application process.

6.E. Estimated Revenue Collections Supporting Schedule
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

Agency Code: **359** Agency name: **Office of Public Insurance Counsel**

FUND/ACCOUNT	Act 2015	Exp 2016	Exp 2017	Bud 2018	Est 2019
<u>1</u> General Revenue Fund					
Beginning Balance (Unencumbered):	\$2,398,692	\$2,714,197	\$2,446,000	\$2,446,000	\$2,446,000
Estimated Revenue:					
DEDUCTIONS:					
Expended/Budgeted/Requested	(872,368)	(888,893)	(888,896)	(851,454)	(851,455)
Transfer Employee Benefits	(173,107)	(199,775)	(200,000)	(200,000)	(200,000)
Other Indirect Costs/Hobby Bldg	(66,734)	(66,734)	(67,000)	(67,000)	(67,000)
Total, Deductions	<u>\$(1,112,209)</u>	<u>\$(1,155,402)</u>	<u>\$(1,155,896)</u>	<u>\$(1,118,454)</u>	<u>\$(1,118,455)</u>
Ending Fund/Account Balance	<u>\$1,286,483</u>	<u>\$1,558,795</u>	<u>\$1,290,104</u>	<u>\$1,327,546</u>	<u>\$1,327,545</u>

REVENUE ASSUMPTIONS:

CONTACT PERSON:

Mark T Patterson

6.E. Estimated Revenue Collections Supporting Schedule
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

Agency Code: **359** Agency name: **Office of Public Insurance Counsel**

FUND/ACCOUNT	Act 2015	Exp 2016	Exp 2017	Bud 2018	Est 2019
<u>777</u> Interagency Contracts					
Beginning Balance (Unencumbered):	\$0	\$0	\$0	\$0	\$0
Estimated Revenue:					
3001 Fed Receipts Matched-Transport Pgm	191,670	191,670	191,670	191,670	191,670
Subtotal: Actual/Estimated Revenue	191,670	191,670	191,670	191,670	191,670
Total Available	\$191,670	\$191,670	\$191,670	\$191,670	\$191,670
DEDUCTIONS:					
Expend/Budgeted/Requested	(191,670)	(191,670)	(191,670)	(191,670)	(191,670)
Total, Deductions	\$(191,670)	\$(191,670)	\$(191,670)	\$(191,670)	\$(191,670)
Ending Fund/Account Balance	\$0	\$0	\$0	\$0	\$0

REVENUE ASSUMPTIONS:

CONTACT PERSON:

Mark T Patterson

6.I. Percent Biennial Base Reduction Options
10 % REDUCTION
85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

Date: 8/26/2016
Time: 12:46:20PM

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

Item Priority and Name/ Method of Financing	REVENUE LOSS			REDUCTION AMOUNT			TARGET
	2018	2019	Biennial Total	2018	2019	Biennial Total	
1 Salaries							
Category: Programs - Service Reductions (FTEs-Layoffs)							
Item Comment: The agency will reduce approximately \$85,145 in GR expenses over FY 2018 and FY 2019 by forgoing salary increases and staff layoffs as necessary.							
Strategy: 1-1-1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings							
<u>General Revenue Funds</u>							
1 General Revenue Fund	\$0	\$0	\$0	\$42,572	\$42,573	\$85,145	
General Revenue Funds Total	\$0	\$0	\$0	\$42,572	\$42,573	\$85,145	
Item Total	\$0	\$0	\$0	\$42,572	\$42,573	\$85,145	
FTE Reductions (From FY 2018 and FY 2019 Base Request)							
2 Salaries/Layoffs							
Category: Programs - Service Reductions (Contracted)							
Item Comment: The agency will reduce approximately \$85,146 in GR expenses over FY 2018 and FY 2019 by forgoing salary increases and staff layoffs as necessary.							
Strategy: 1-1-1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings							
<u>General Revenue Funds</u>							
1 General Revenue Fund	\$0	\$0	\$0	\$42,573	\$42,573	\$85,146	
General Revenue Funds Total	\$0	\$0	\$0	\$42,573	\$42,573	\$85,146	
Item Total	\$0	\$0	\$0	\$42,573	\$42,573	\$85,146	
FTE Reductions (From FY 2018 and FY 2019 Base Request)							
AGENCY TOTALS							
General Revenue Total				\$85,145	\$85,146	\$170,291	\$170,291

6.I. Percent Biennial Base Reduction Options

10 % REDUCTION

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

Date: 8/26/2016
Time: 12:46:20PM

Agency code: **359** Agency name: **Office of Public Insurance Counsel**

<u>Item Priority and Name/ Method of Financing</u>	REVENUE LOSS			REDUCTION AMOUNT			TARGET
	2018	2019	Biennial Total	2018	2019	Biennial Total	
Agency Grand Total	\$0	\$0	\$0	\$85,145	\$85,146	\$170,291	
Difference, Options Total Less Target							
Agency FTE Reductions (From FY 2018 and FY 2019 Base Request)							

7.A. Indirect Administrative and Support Costs

8/26/2016 12:46:21PM

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

Strategy		Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
1-1-1	Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings					
OBJECTS OF EXPENSE:						
1001	SALARIES AND WAGES	\$16,375	\$ 17,693	\$ 18,725	\$ 18,725	\$ 18,725
1002	OTHER PERSONNEL COSTS	996	993	980	980	980
2001	PROFESSIONAL FEES AND SERVICES	3,299	2,302	1,545	587	587
2003	CONSUMABLE SUPPLIES	59	67	53	80	80
2004	UTILITIES	64	69	88	80	80
2006	RENT - BUILDING	0	0	42	37	37
2007	RENT - MACHINE AND OTHER	188	195	201	201	201
2009	OTHER OPERATING EXPENSE	2,228	2,334	2,015	2,015	2,015
Total, Objects of Expense		\$23,209	\$23,653	\$23,649	\$22,705	\$22,705
METHOD OF FINANCING:						
1	General Revenue Fund	23,209	23,653	23,649	22,705	22,705
Total, Method of Financing		\$23,209	\$23,653	\$23,649	\$22,705	\$22,705
FULL TIME EQUIVALENT POSITIONS		1.8	1.8	1.8	1.8	1.8
Method of Allocation						

7.A. Indirect Administrative and Support Costs

8/26/2016 12:46:21PM

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

Strategy	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
In general, indirect administrative and support costs are allocated proportionately among all strategies on the basis of budget size for each fiscal year. This method was selected because the agency is labor-intensive, requiring all staff to perform some indirect administrative duties.					

7.A. Indirect Administrative and Support Costs

8/26/2016 12:46:21PM

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel

Strategy	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
2-1-1 Provide Consumers with Information to Make Informed Choices					
OBJECTS OF EXPENSE:					
1001 SALARIES AND WAGES	\$3,239	\$ 3,541	\$ 3,568	\$ 3,568	\$ 3,568
1002 OTHER PERSONNEL COSTS	16	17	17	17	17
2001 PROFESSIONAL FEES AND SERVICES	1,511	1,427	1,229	1,229	1,229
2005 TRAVEL	33	93	253	253	253
2009 OTHER OPERATING EXPENSE	28	32	43	43	43
Total, Objects of Expense	\$4,827	\$5,110	\$5,110	\$5,110	\$5,110
METHOD OF FINANCING:					
1 General Revenue Fund	4,827	5,110	5,110	5,110	5,110
Total, Method of Financing	\$4,827	\$5,110	\$5,110	\$5,110	\$5,110
FULL TIME EQUIVALENT POSITIONS	0.2	0.2	0.2	0.2	0.2
Method of Allocation					

In general, indirect administrative and support costs are allocated proportionately among all strategies on the basis of budget size for each fiscal year. This method was selected because the agency is labor-intensive, requiring all staff to perform some indirect administrative duties.

7.A. Indirect Administrative and Support Costs

8/26/2016 12:46:21PM

85th Regular Session, Agency Submission, Version 1
Automated Budget and Evaluation System of Texas (ABEST)

359 Office of Public Insurance Counsel						
		Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
GRAND TOTALS						
Objects of Expense						
1001	SALARIES AND WAGES	\$19,614	\$21,234	\$22,293	\$22,293	\$22,293
1002	OTHER PERSONNEL COSTS	\$1,012	\$1,010	\$997	\$997	\$997
2001	PROFESSIONAL FEES AND SERVICES	\$4,810	\$3,729	\$2,774	\$1,816	\$1,816
2003	CONSUMABLE SUPPLIES	\$59	\$67	\$53	\$80	\$80
2004	UTILITIES	\$64	\$69	\$88	\$80	\$80
2005	TRAVEL	\$33	\$93	\$253	\$253	\$253
2006	RENT - BUILDING	\$0	\$0	\$42	\$37	\$37
2007	RENT - MACHINE AND OTHER	\$188	\$195	\$201	\$201	\$201
2009	OTHER OPERATING EXPENSE	\$2,256	\$2,366	\$2,058	\$2,058	\$2,058
Total, Objects of Expense		\$28,036	\$28,763	\$28,759	\$27,815	\$27,815
Method of Financing						
1	General Revenue Fund	\$28,036	\$28,763	\$28,759	\$27,815	\$27,815
Total, Method of Financing		\$28,036	\$28,763	\$28,759	\$27,815	\$27,815
Full-Time-Equivalent Positions (FTE)		2.0	2.0	2.0	2.0	2.0

Agency code: **359**

Agency name: **Office of Public Insurance Counsel**

Strategy	Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
1-1-1 Participate in Rate, Rulemaking, Judicial, and Legislative Proceedings					
OBJECTS OF EXPENSE:					
1001 SALARIES AND WAGES	\$65,499	\$70,773	\$74,900	\$74,900	\$74,900
1002 OTHER PERSONNEL COSTS	3,982	3,973	3,920	3,920	3,920
2001 PROFESSIONAL FEES AND SERVICES	13,196	9,210	6,180	2,347	2,347
2003 CONSUMABLE SUPPLIES	234	267	213	320	320
2004 UTILITIES	255	277	352	320	320
2006 RENT - BUILDING	0	0	166	149	149
2007 RENT - MACHINE AND OTHER	753	779	804	804	804
2009 OTHER OPERATING EXPENSE	8,913	9,337	8,061	8,061	8,061
Total, Objects of Expense	\$92,832	\$94,616	\$94,596	\$90,821	\$90,821
METHOD OF FINANCING:					
1 General Revenue Fund	92,832	94,616	94,596	90,821	90,821
Total, Method of Financing	\$92,832	\$94,616	\$94,596	\$90,821	\$90,821
FULL-TIME-EQUIVALENT POSITIONS (FTE):	1.8	1.8	1.8	1.8	1.8

DESCRIPTION

In general, direct administrative and support costs are allocated proportionately among all strategies on the basis of budget size for each fiscal year. This method was selected because the agency is small and labor-intensive, requiring all staff to perform some direct duties.

Agency code: **359**

Agency name: **Office of Public Insurance Counsel**

Strategy		Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
2-1-1		Provide Consumers with Information to Make Informed Choices				
OBJECTS OF EXPENSE:						
1001	SALARIES AND WAGES	\$12,957	\$14,164	\$14,272	\$14,272	\$14,272
1002	OTHER PERSONNEL COSTS	62	69	69	69	69
2001	PROFESSIONAL FEES AND SERVICES	6,043	5,710	4,917	4,917	4,917
2005	TRAVEL	132	373	1,013	1,013	1,013
2009	OTHER OPERATING EXPENSE	111	128	173	173	173
Total, Objects of Expense		\$19,305	\$20,444	\$20,444	\$20,444	\$20,444
METHOD OF FINANCING:						
1	General Revenue Fund	19,305	20,444	20,444	20,444	20,444
Total, Method of Financing		\$19,305	\$20,444	\$20,444	\$20,444	\$20,444
FULL-TIME-EQUIVALENT POSITIONS (FTE):		0.2	0.2	0.2	0.2	0.2

DESCRIPTION

In general, direct administrative and support costs are allocated proportionately among all strategies on the basis of budget size for each fiscal year. This method was selected because the agency is small and labor-intensive, requiring all staff to perform some direct administrative duties.

Agency code: **359**

Agency name: **Office of Public Insurance Counsel**

		Exp 2015	Est 2016	Bud 2017	BL 2018	BL 2019
GRAND TOTALS						
Objects of Expense						
1001	SALARIES AND WAGES	\$78,456	\$84,937	\$89,172	\$89,172	\$89,172
1002	OTHER PERSONNEL COSTS	\$4,044	\$4,042	\$3,989	\$3,989	\$3,989
2001	PROFESSIONAL FEES AND SERVICES	\$19,239	\$14,920	\$11,097	\$7,264	\$7,264
2003	CONSUMABLE SUPPLIES	\$234	\$267	\$213	\$320	\$320
2004	UTILITIES	\$255	\$277	\$352	\$320	\$320
2005	TRAVEL	\$132	\$373	\$1,013	\$1,013	\$1,013
2006	RENT - BUILDING	\$0	\$0	\$166	\$149	\$149
2007	RENT - MACHINE AND OTHER	\$753	\$779	\$804	\$804	\$804
2009	OTHER OPERATING EXPENSE	\$9,024	\$9,465	\$8,234	\$8,234	\$8,234
Total, Objects of Expense		\$112,137	\$115,060	\$115,040	\$111,265	\$111,265
Method of Financing						
1	General Revenue Fund	\$112,137	\$115,060	\$115,040	\$111,265	\$111,265
Total, Method of Financing		\$112,137	\$115,060	\$115,040	\$111,265	\$111,265
Full-Time-Equivalent Positions (FTE)		2.0	2.0	2.0	2.0	2.0